

THE EARLY LIFE OF JAY COOKE.

Jay Cooke Again at School—His Taste for Figures and Proficiency Therein—Love of Ambling—His First Entrance into Philadelphia—His School Days—His Return Home—His Second Visit at the Invitation of a Leading Banker—Commencement Thereof of his Financial Career—Brief Sketch of his Brothers—The Misrepresentation of Jay Cooke and the Prejudice against him Examined—His Reputation as a Banker, and how he made his Money—His Character for Benevolence, &c.

The following sketch of the life of the great American banker is from the New York Herald of yesterday—Cleveland, Ohio, Nov. 15, 1867.—Resuming the narrative of Jay Cooke's early career, we find him, after returning from St. Louis, at the age of fifteen, attending assiduously to school, and seeking to acquire proficiency in those branches of education which he found by a few years' experience were most needful in the practical business relations of life. The school was one of much excellence for a Western village of those days, and it looked back to those who were its pupils patrons with a sentiment of grateful recollection. In the comparatively primitive time when it existed, the aim of education was of a simple and practical character. Reading, writing and arithmetic constituted the leading branches of study to which the mind of the rising generation was directed. It has been already mentioned that arithmetic, or figures in any form, possessed a peculiar charm for the intellect of young Cooke. Various anecdotes are told of his skill, not only in enumeration, but in working out those complex problems in compound interest and decimal fractions which, to the fancy of most boys, are a bore and even a terror.

The teacher on one occasion submitted to the class a problem for solution which none of the pupils could solve. He was called upon to solve it, and he solved it with such ease and accuracy that the teacher was obliged to admit that he had never seen a more brilliant mind. He was then called upon to solve a problem which was considered as one of the most difficult of the kind, and he solved it with the same ease and accuracy. In the meantime it was observed that young Cooke had been all along studying the sum proposed and watching the teacher's process of explaining it with intense interest. He had discovered the answer himself in a state of inextinguishable embarrassment, the embryo financier had just worked out mentally the correct rendering, and a flash of triumph, relieved his perplexed preceptor from the dilemma in which he was placed by pointing out where the error in computation lay.

His teacher and pupils came to entertain a higher regard for the calculating forte of young Cooke, and were prepared to see him receive the most brilliant testimonials of the time. In this expectation they experienced no disappointment, as he gave each day higher proof of that particular order of genius which has placed him foremost in the monetary world to-day. At this time his father, Mr. Elizabeth Cooke, was a prominent and influential member of Congress, and while at home from his legislative duties took great pains to cultivate in his sons a taste for solid and accurate reading. He had no difficulty in influencing their mental habits in this direction, for they were naturally studious, thoughtful and diligent. The first of these habits, which he was taking a delight in forming, and of the picaresque art he has all his life been an enthusiastic follower. When not occupied with his studies he loved to steal away by the back of his father's red and black line, and stay for hours alone angling for bass, pike or nickle. When a boat was available he was accustomed, with one or two companions, to row away among the numerous islands on the lake outside the bay. Of these there is one called Gibraltar, behind which Perry, on the eve of battle, awaited the approach of the British fleet. It was here that he might have been a dream of the juvenile anglers, when fishing among the rocks of this picturesque islet, from where to show to claim it as all his own.

When Jay was in his sixth year, his brother-in-law, Mr. William G. Cooke, who had been engaged in the canal and railroad enterprises, and residing in Philadelphia, paid a return visit to Sandusky, where he had formerly resided. He was struck by the proficiency and energy which he exhibited in those branches of education adapted to mercantile pursuits, and invited him to become a book-keeper in his office. This invitation was embraced, and this marks Jay Cooke's first acquaintance with Philadelphia. Mr. Moorhead had several associates with him in his business, upon whom the stranger in a short time became very familiar. In the course of the day, an influx of young men from the country, especially from the far West to the large Eastern cities, was not new to great numbers, and those who showed any uncommon traits of character he had selected to converse with, and their merit canvassed. In his new sphere the subject of this sketch addressed himself to the task of ensuring his reputation for energy, integrity and mainline, for he was anxious to know that such qualities make a more lasting and favorable impression among business men than the most brilliant accomplishments which the sequel shows, he was correct in his calculation.

After spending nearly a year in Philadelphia, where he learned a good deal about the nature of stocks and finance, his brother-in-law's concerns were dissolved. Mr. Moorhead accepting the government post of Consul to Valparaiso, Jay returned to his home in Sandusky, and in the course of the winter he was introduced when his father received a letter from Mr. E. W. Clark, of Philadelphia, asking permission to take Jay, whose character he had selected to converse with, and commendably, into his establishment, and afford him that which he had the greatest ambition to acquire, a thorough knowledge of the business of the city. This offer was wholly unexpected on the part of the youth or of his friends, and though his father who was then in independent circumstances, might have felt a little reluctant at first to give up the services of his son, yet that such an opportunity seldom presented itself, and knowing that the business was exactly what suited the bent of Jay's mind, he decided to send him, in answer to the request.

This event marks the turning point in his fortune. Had he remained in Sandusky, he might have probably achieved a moderate celebrity in the local annals, together with a moderate independence; but to have his name linked for all time with the financial issues of the great struggle, and to accumulate sufficient fortune to be able to retire to a quiet life, was a consummation with which more aspiring men might have been well content to abide. I shall here briefly refer to the history of his brothers, as illustrative of the prosperity which has attended this favored family.

Henry D. Cooke is a graduate of several colleges. He is the literary member of the family, along with being no mean adept in financial science. In connection with his brother-in-law, Mr. Moorhead, he accumulated considerable means in California during the prevalence of the gold fever. He returned here to his native place afterwards, and purchased the Register newspaper, an organ of the Republican party. While connected with this journal he became acquainted with Mr. Chase, the present Chief Justice of the United States. At that time Mr. Chase contemplated running for Governor of Ohio, and as a means towards that end he prevailed upon Mr. Cooke to write a tolerably vigorous and able article in connection with the case of the Columbus Journal. In this position he did himself well, and in all other respects conformed to the high standard of that gentleman. At the beginning of the war, his brother, Jay Cooke, was committed to him the management of his house in Washington, and this far he has had a reasonable run of prosperity.

Pitt Cooke, the eldest brother, was sent to West Point when a boy, through the influence of Governor Cass. He was forced to leave on account of ill health, and returned to Sandusky. His mother, who was a good deal in Europe, but ultimately settled down here, where he engaged from time to time in various speculations, in most of which he was disappointed. He is of a retiring and domestic turn, benevolently disposed, but with no striking personal management of his brother's house in New York, of which city or Brooklyn he is now a resident. Sarah E. Cooke, married to Mr. Moorhead, of Philadelphia, is the oldest of the family. She has the reputation of being very estimable and a high order of talent. She resides in Philadelphia and is no less propensely provided for than her brother-in-law. As the purpose of this correspondence has neither been to eulogize nor disparage, to magnify nor belittle the character and ability of Jay Cooke, but simply to tell the story of an obscure Western youth starting his career in the world, with principle and integrity to guide him, and relying upon his own skill and energy, and may be well here to state some facts and rumors, connected with the government, which will help to remove a great deal of misrepresentation and unjust prejudice against his character.

In two leading particulars he has been misunderstood; first, as to his financial standing at the opening of the war, and again, as to the amount of money made by himself and his partners out of the people's money, during the government loans. Amount of money made by Cooke as having been an obscure Western banker, and even as a bank clerk, up to the breaking out of the financial crisis of the government, and thus became rich. The truth is that before the war Jay Cooke had been at the head of one of the leading banking houses in the country, had already acquired the experience of a quarter of a century as a banker and general financier, and had also accumulated a handsome fortune of his own. He had neither lived nor transacted business in Sandusky since he left it as a boy to Philadelphia; and in 1840, before the war were dreamed of, he was acknowledged to be one of the most prominent and successful bankers in the country. He had not contented himself with a knowledge of the treadmill routine of discounting notes and having uncurrent money, but had carefully studied and thoroughly mastered the science of finance in its best and broadest application. He had been himself acquainted with the financial systems of other lands, searching for all their elements of strength or weakness. Being a thorough enthusiast in his vocation, he had made the study of a life, and last, under the most favorable circumstances. He learned his lesson in the school of experience and entered upon his business life in a leading banking house at the very time when the financial crash of 1857 broke upon the country.

That event left a lasting impression upon his mind, and first led him to look below the surface and study the first principles of commerce, trade and finance. Following up his course of study for a quarter of a century, the opening of the war found him, as I have said, at the head of one of the greatest banking houses in America, and possessed of what, in other times, would have been deemed an ample fortune. So much for the financial antecedents of Jay Cooke.

The present impression regarding the source of Mr. Cooke's present wealth and the amount realized from negotiating the government loans, is even more erroneous than the one which has been mentioned. He did not avail himself of Cooke's assistance until it had utterly failed him to dispose of the government bonds fast enough to meet the increasing demands of the war, and the States securities were new thing to the people, and they held aloof from investing their hard-earned money in them until they understood their character more fully, and until they were convinced that by lending money to the government they were doing a good thing for themselves and the country; in a word, until the loan was thoroughly popularized.

At a time when all other expedients had failed, and the government knew not which way to turn for funds, Jay Cooke undertook the loan, and was successful in negotiating the loan then authorized. Being a leading banker in the country, with extensive business connections in America and Europe, possessing the confidence of prominent men, and above all, bringing to bear upon the subject an enthusiastic faith in the patriotism and pride of the people, he seemed to the department to be an eligible man for the work, and in a contract was made with the government. In all foreign lands government loans are invariably negotiated through private bankers, and these banks are paid from two and a half to five per cent, commission on their sales, besides being guaranteed from loss. Our government offered Cooke five-eighths of one per cent, on the amount of his sales, he to assume all the risk, unaccompanied by anything but a patriotic and patriotic sentiment. This was far less than what it had already cost the government to sell bonds itself, and only about one-eighth part of what English, French and German bankers receive for the same service, unaccompanied by anything but a patriotic and patriotic sentiment.

Cooke, however, accepted the offer, and entered with fire and energy upon his herculean undertaking. He succeeded in securing the loan, and in doing so, he secured a feature in the four years' struggle. Out of his five-eighths of one per cent, commission, Cooke paid one-fourth of one per cent, to the banks of the country as a bonus for their services in negotiating the loan, delivering the bonds and transmitting the proceeds. Out of his remaining three-eighths he paid a small army of traveling agents, clerks and secretaries, and bills for the most expensive kind of advertising. Indeed, Cooke's great and singular success in negotiating nearly five hundred millions of dollars, and his firm within the past few years has been chiefly due to the largely increased interest which has poured in upon them in consequence of their prestige as public bankers. In this way he has been vastly benefited by his connection with the government, and it is not to be wondered at that he has secured what General Grant and others have obtained, a reputation, and this now brings him in financial gain, as it brings the military heroes promotion and political preferment.

However, if with all his financial skill he did not exhibit a spirit of benevolence and unselfishness, it would be difficult for him to escape the reproach of being simply grasping and avaricious; but, according to some, Jay Cooke gives away in unobtrusive charity half his entire income. Being an active and devoted member of the Episcopal church, he has secured what General Grant and others have obtained, a reputation, and this now brings him in financial gain, as it brings the military heroes promotion and political preferment.

It became necessary, last week, in the Criminal Court at Newport, Ky., in order to render a boy witness competent, to prove that he had reached the age of ten years, and his mother, an Irish woman, was called for that purpose. "How old is your son John?" quoth the lawyer. "Indade, sir, I dunno, but I think he's not tin yet," was the reply. "Did you make no record of his birth?" "The priest did, in the old country, where he was born." "How long after your marriage was that?" "About a year; may be less."

"When were you married?" "Indade, sir, I dunno, but I think he's not tin yet." "Did you not bring a certificate of your marriage with you from the old country?" "Hey, sir? and what should I made wid a certificate if I had the ould man himself along wid me?" No further questions were asked.

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